Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

# Official Form 101

#### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your f	full name		
govern	he name that is on your iment-issued picture cation (for example,	Doris First name	First name
	river's license or	Ann Middle name	Middle name
identifi	our picture cation to your meeting	Cannon Last name	Last name
with th	e trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	her names you		
have years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your \$	the last 4 digits of Social Security	xxx - xx - <u>8206</u>	XXX - XX
Individ	er or federal dual Taxpayer fication number	OR	OR
		<b>9</b> xx - xx	<b>9</b> xx - xx

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Document Cannon Doris Ann Debtor 1 Case Number (if known) \_

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names	Business name  Business name  EIN  EIN	I have not used any business names or EINs.  Business name  Business name  EIN  EIN
5. Where you live	7325 S Campbell Ave.  Number Street  Unit	If Debtor 2 lives at a different address:  Number Street
	Chicago IL 60629  City State ZIP Code  COOK  County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code  County  If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
	Number Street  P.O. Box  City State ZIP Code	P.O. Box  City State ZIP Code
6. Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

Doris Ann Document

Case Number (if known) \_

Pa	Tell the Court About You	r Bankruptcy Case						
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	are choosing to file	☐ Chapter 7						
	under	☐ Chapter 11						
		☐ Chapter 12						
		■ Chapter 13						
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).  I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.						
9.	Have you filed for bankruptcy within the last 8 years?	■ No    Yes. District   None   When   Case Number   MM / DD / YYYY						
		District None When Case Number						
		District When Case Number   MM / DD / YYYY						
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No  Yes. Debtor Relationship to you District When Case Number, if known  MM / DD / YYYY						
		Debtor Relationship to you District When Case Number, if known  MM / DD / YYYY						
11.	Do you rent your residence?	<ul> <li>No. Go to line 12</li> <li>Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?</li> <li>■ No. Go to line 12.</li> </ul>						
		Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.						

Debto	r 1	Case 16-2323	8 Doc	1 Filed 07/20/2  Document		Desc Main
Debio		First Name	Middle Name	Last Name	Case Number (# Nilowit)	
Dom	4.0.	<b>=</b>				
Par	ι 3:	Report About Any Busine	esses You Ow	n as a Sole Proprietor		
12.	of a	you a sole proprietor ny full- or part-time iness?	■ No. □ Yes.	Go to Part 4. Name and location of busi	ness	
	busii indiv	le proprietorship is a ness you operate as an ridual, and is not a arate legal entity such as		Name of business, if any		
a corporation, partnerhsip, or LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.				Number Street		
				City	Stat	e Zip Code
				Check the appropriate box	to describe your business:	
				☐ Health Care Busines	s (as defined in 11 U.S.C. § 101(27A))	
				☐ Single Asset Real Es	state (as defined in 11 U.S.C. § 101(51B))	
				☐ Stockbroker (as defin	ned in 11 U.S.C. § 101(53A))	
				☐ Commodity Broker (a	as defined in 11 U.S.C. § 101(6))	
				☐ None of the above		
13.	Cha Ban are deb For a busin	you filing under opter 11 of the kruptcy Code and you a small business tor?  a definition of small ness debtor, see  J.S.C. § 101(51D).	appropria balance s document No. I	te deadlines. If you indicate heet, statement of operation is do not exist, follow the pro- am not filing under Chapter am filing under Chapter 11, the Bankruptcy Code.	court must know whether you are a small business that you are a small business debtor, you must atta s, cash-flow statement, and federal income tax retu cedure in 11 U.S.C. § 1116(1)(B).  11.  but I am NOT a small business debtor according to and I am a small business debtor according to the or	ch your most recent rn or if any of these the definition in
Par	t 4:	Report if You Own or Hav	e Any Hazard	ous Property or Any Property	That Needs Immediate Attention	
14.	prop alleg of in	you own or have any perty that poses or is ged to pose a threat nminent and entifiable hazard to	No.	What is the hazard?		
	Or of proping imm For of peristriat	lic health or safety?  do you own any perty that needs nediate attention? example, do you own shable goods, or livestock must be fed, or a building needs urgent repairs?		If immediate attention is need	eded, why is it needed?	
				Where is the property?No	umber Street	

City

ZIP Code

State

Debtor 1

Doris Ann Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing	about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Doris Ann Document Cannon Page 6 of 67

Case Number (if known)

<u> </u>		16a Are your debts primarily	consumer dehts? Consumer dehts are de	fined in 11 II S.C. & 101/8)			
6. What kir you hav	nd of debts do e?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
		No. Go to line 16b. Yes. Go to line 17.					
			<b>business debts?</b> Business debts are debts stment or through the operation of the busine				
		No. Go to line 16c. Yes. Go to line 17.					
		_	we that are not consumer debts or business of	debts.			
Are you Chapter	filing under 7?	No. I am not filing under Ch	papter 7. Go to line 18.				
-	estimate that after mpt property is	administrative expense	er 7. Do you estimate that after any exempt p s are paid that funds will be available to distril				
exclude		∐No. —					
	trative expenses that funds will be	Yes.					
	e for distribution cured creditors?						
	ny creditors do	<b>1</b> -49	<b>1</b> ,000-5,000	25,001-50,000			
-	mate that you	☐ 50-99	5,001-10,000	50,001-100,000			
owe?		☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000			
How mu	ich do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
estimate be worth	your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
be worti	lf.	\$100,001-\$500,000 \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion			
How mu	ıch do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	your liabilities	☐ \$50,001-\$100,000	□ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
to be?	•	<b>\$100,001-\$500,000</b>	\$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion			
		□ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion			
art 7: s	ign Below						
r you		I have examined this petition, and correct.	l declare under penalty of perjury that the info	rmation provided is true and			
		•	ter 7, I am aware that I may proceed, if eligibled anderstand the relief available under each chap	• • • • •			
		, ,	did not pay or agree to pay someone who is r d read the notice required by 11 U.S.C. § 342	, .			
		I request relief in accordance with	request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
			nent, concealing property, or obtaining money n fines up to \$250,000, or imprisonment for u l 3571.				
		★ /s/ Doris Ann Cannon Signature of Debtor 1	Signa	ture of Debtor 2			
		Executed on _ 06/23/2016		ited on			
		Executed onMM_ / DD		ited on			

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Debtor 1	Doris	Ann	Cannon	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Andrew B. Nelson	Date	Date: 07/18/2	2016
Signature of Attorney for Debtor		MM / DD / YYYY	/
Andrew B. Nelson			
Printed name			_
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
Number Street			
		20000	_
Chicago	IL	60603	_
	IL State	60603 ZIP Code	-
Chicago	State		- - acilaw.com
Chicago City  Contact Phone 312-332-1800	State  Email add	ZIP Code	- acilaw.con
Chicago	State	ZIP Code	- - acilaw.c <mark>o</mark> m

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Fill in this information to identify your case:					
Debtor 1	Doris	Ann	Cannon		
	First Name	Middle Name	Last Name		
Debtor 2				_	
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of	ILLINOIS (State)		
Case Number (If known)					

### Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)     1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 12,773
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 12,773
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$11,004
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$35,525
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$2,253.50
Schedule J: Your Expenses (Official Form 106J)     Copy your monthly expenses from line 22c of Schedule J	\$1,758.00

Page 9 of 67 Document Debtor 1 Doris Ann Case Number (if known) \_ First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 2,142.40 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$ 0.00

9g. Total. Add lines 9a through 9f.

			Eilad 07/20/16 E		):34:59 Des	sc Main
Fill in this in	formation to ide	ntify your case and this fili	ng:	0 of 67		
Debtor 1	Doris	Ann	Cannon			
D.H. O	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> Distric	ct of <u>ILLINOIS</u>			
Case Number			(State)			Check if this is an
(If known)						amended filing
Official F	orm 106A	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
ategory where esponsible for ages, write you	you think it fits supplying corre ur name and cas Describe Each Re- vn or have any le	best. Be as complete and a ct information. If more spa e number (if known). Answ sidence, Building, Land, or O	n asset only once. If an asset fits accurate as possible. If two marrice is needed, attach a separate ser every question.  ther Real Esate You Own or Have a any residence, building, land, or	ed people are filing together, b heet to this form. On the top of an Interest In	ooth are equally	
Yes.	Describe	portion you own for all of v	our entries fro Part 1, including a	inv entries for pages		
	-	-			>	\$0.00
Part 2:	Describe Your Vel	nicles				
Part 4:						
No. Yes.  No. Yes.  No. Yes.  No. Yes.  No. Yes.	Describe  Make:  Model:  Year:  Approximate Milea  Other information:  A aircraft, motor  Boats, trailers, motor  Describe	homes, ATVs and other recors, personal watercraft, fishing	Who has an interest in the pro Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is communit instructions)  creational vehicles, other vehicle vessels, snowmobiles, motorcycle accer	d another  y property (see  s, and accessories essories	the amount of any secur	claims or exemptions. Put ed claims on Schedule D: itims Secured by Property  Current value of the portion you own?  10,648.00
	-	-	our entries fro Part 2, including a	· -		\$ 10,648.00
				-		
Part 3:	Describe Your Per	sonal and Household Items				
Do you own o	r have any legal	or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
		nishings urniture, linens, china, kitchenw	are			
Yes.	Describe	Furniture, linens, small appliar	ices, table & chairs, bedroom set		\$1,000	\$1,000.00

Official Form 106A/B Record # 711719 Schedule A/B: Property Page 1 of 6

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07.	Electronics				
	Examples: Tele	evisions and rac	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music		
		ectronic devices	including cell phones, cameras, media players, games		
	∐No.				
	Yes.	Describe			
			Flat screen TV, computer, printer, music collection, cell phone	\$800	
					\$800.00
08.	Collectibles o	of value			
			nes; paintings, prints, or other artwork; books, pictures, or other art objects;		
	stamp, coin, or	r baseball card o	collections; other collections, memorabilia, collectibles		
	No.				
	Yes. D	Describe			
					\$0.00
09.	Equipment fo	or sports and l	hobbies		
	Examples: Spo	orts, photograph	iic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes		
	and kayaks; ca	arpentry tools; m	nusical instruments		
	No.				
	Yes. D	Describe			
					\$0.00
10.	Firearms				
	Examples: Pist	tols, rifles, shoto	guns, ammunition, and related equipment		
	No.				
	Yes. D	Describe			
					\$ 0.00
11.	Clothes				·
		eryday clothes, f	rurs, leather coats, designer wear, shoes, accessories		
	∏No.				
		Dogoribo			
	Yes.	Describe	Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	\$200	
			Examples. Everyday clothes, furs, leather coats, designer wear, snoes, accessories	ΨΣΟΟ	\$ 200.00
12	Jewelry				Ψ
12.	-	ervday jewelry o	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
	gold, silver	cryddy jewelly, e	solution jeweny, engagement migs, wedding migs, hemoon jeweny, wateries, gerris,		
	∏No.				
	<b>=</b>	Dogariba			I
	Yes.	Describe	Costume Jewelry	\$75	
			obstante conteny	ψ, σ	\$ 75.00
13	Non-farm anii	male			<u> </u>
'0'		gs, cats, birds, h	norses		
	No.	go, oato, zao,			
		S 25 -			
	Yes. D	Describe			2 0 00
١					\$0.00
14.		rsonal and ho	busehold items you did not already list, including any health aids you did not list		
	No.				
	Yes.	Describe			
			Books, CDs, DVDs & Family Photos	\$50	
					\$ <u>50.0</u> 0
15.	Add the dollar	r value of all o	of your entries from Part 3, including any entries for pages you have attached		\$2,125.00
	for Part 3. Wri	ite that numb	er here>		Ψ2,123.00
	Part 4: Des	cribe Your Fin	ancial Assets		
Do	you own or ha	ave any legal	or equitable interest in any of the following?		Current value of the
					portion you own?
					Do not deduct secured claims
					or exemptions
16.	Cash				
	Examples: Mor	ney you have in	your wallet, in your home, in a safe deposit box, and on hand when you file your petition		
	No.				
	Yes. D	Describe			
	_				\$0.00
-					

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Document Page 12 of 67 Pumber (if known) First Name Middle Name

17.		Checking, savings	, or other financial accounts; If you have multiple accounts			dit unions, brokerage h	ouses,			
	No.	minar montanono. I	n you have multiple accounts	with the same in	stitution, not caon.					
	Yes.	Describe	Account Type:	Instit	tution name:					
			Checking Account		TCF Bank				\$	0.00
									\$	0.00
18.			ublicly traded stocks ment accounts with brokerag	ao firmo monov m	aarkot aaaaunta					
	No.	Bona ianas, invest	illeni accounts with blokerag	ge ilitiis, money n	iaiket accounts					
	Yes.	Describe	Institution or issuer name	e:						
	_								\$	0.00
19.	Non-public	cly traded stock	and interests in incorpo	orated and unin	corporated bus	inesses, including	an interest in			
	No.									
	Yes.	Describe	Name of Entity and Pero	cent of Ownersh	ıip:				•	0.00
20	Governme	int and cornorat	e bonds and other nego	tiahle and non.	-negotiable inst	rumants			\$	0.00
20.		=	e personal checks, cashiers'		=					
	•		re those you cannot transfer		•	•				
	No.									
	Yes.	Describe	Issuer name:						_	
24	Datinaman	t or pension acc							\$	0.00
21.		•	RISA, Keogh, 401(k), 403(b),	, thrift savings acc	counts, or other per	nsion or profit-sharing p	olans			
	Yes.	Describe	Type of account and Ins	titution name:					\$	0.00
22.	Your share		payments  posits you have made so that youndlords, prepaid rent, public							
	Yes.	Describe	Institution name or indivi	idual:						
23.	Annuities No.	(A contract for a	a periodic payment of mo	oney to you, ei	ther for life or fo	or a number of year	s)		\$	0.00
	Yes.	Describe	Issuer name and descrip	otion:						
	_								\$	0.00
24.		n an education I §§ 530(b)(1), 529A	<b>RA, in an account in a q</b> (b), and 529(b)(1).	ualified ABLE	program, or und	ler a qualified state	tuition program.			
	Yes.	Describe	Institution name and des	scription. Separ	ately file the reco	ords of any interests	.11 U.S.C. § 521(c):			
					,	•	• • • • • • • • • • • • • • • • • • • •		\$	0.00
25.	Trusts, eq	uitable or future	interests in property (of	ther than anyth	ing listed in line	e 1), and rights or p	owers			
	No.									
	Yes.	Describe								
20	Detente e		waste trade assurts on	al ather intelle	atual nuonautu				\$	0.00
26.			marks, trade secrets, an ames, websites, proceeds fro			ts				
	No.		,, ,,	,a	3 : 3 : 2 :					
	Yes.	Describe							\$	0.00
27.	Licenses,	franchises, and	other general intangible	es						
	Examples:	Building permits, e	exclusive licenses, cooperativ	e association hole	dings, liquor license	es, professional license	es 			
	Yes.	Describe							¢	0.00

Case 16-23238 Doris

Doc 1

Desc Main

Debtor 1 First Name

Middle Name

Filed 07/20/16 Document

Entered 07/20/16 10:34:59 Page 13 of 67 Pumber (if known)

Moi	ney or prop	erty owed to yo	1?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	No. Yes.	Describe		\$ 0.00
29.	Examples:	•	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	<u> </u>
	Yes.	Describe		\$ 0.00
30.	Examples:	urity benefits; unpa	wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
	Yes.	Describe		\$0.00
31.	Examples:	•	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes.	Describe	Term Life Insurance (No Cash Surrender Value) \$0	\$ 0.00
32.	If you are th		at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive is died.	
	Yes.	Describe		\$ <u>0.0</u> 0
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	
	Yes.	Describe		\$ <u>0.0</u> 0
34.	No.	ingent and unlice Describe	uidated claims of every nature, including counterclaims of the debtor and rights	
25	_		id not already list	\$0.00
35.	No.	iai assets you u	iu not areauy nst	
	Yes.	Describe		\$0.00
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached	00.00
	for Part 4. V	Vrite that numbe	er here>	\$0.00
	alt J.		iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No.	ii or nave any ie	gal or equitable interest in any business-related property?	
				Current value of the portion you own?  Do not deduct secured claims or exemptions
38.	Accounts r	eceivable or co	mmissions you already earned	
	Yes.	Describe		\$ <u>0.0</u> 0

Debtor 1 Doris Case 16-23238 Doc 1 Filed 07/20/16 Entered 07/20/16 10:34:59 Desc Main Doc 1 Filed 07/20/16 Page 14 of 67 Tumber (if known)

39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 Debtor 1

First Name

Case 16-23238 Doris

62. Total personal property. Add lines 56 through 61. .....

63. Total of all property on Schedule A/B. Add line 55 + line 62

Doc 1

\$ 12,773.00

Desc Main

\$ 12,773.00

\$12,773.00

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 10,648.00 56. Part 2: Total vehicles, line 5 \$ 2,125.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$ 0.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00

Official Form 106A/B Record # 711719 Page 6 of 6 Schedule A/B: Property

Fill in this in	nformation to ident	ify your case:	
Debtor 1	Doris	Ann	Cannon
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r	· · · · · · · · · · · · · · · · · · ·	_
(If known)			

## Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	fy the Property You Claim as Exempt			
	emptions are you claiming? Check		•	
You are clair	ming state and federal nonbankrupto	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2011 Toyota RAV4 with over 85,000 miles	\$_10,648	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	<b></b> \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_800	<b></b> \$	735 ILCS 5/12-1001(b) - \$800.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	\$_200	<b></b>	735 ILCS 5/12-1001(a),(e) - \$200.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 711719	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Page 17 of 67 Case Number (if known) Document Debtor 1 <u>Doris</u> Ann Last Name Middle Name

Brief Costume Jewelry special cost of the same of the	- \$50.00
Line from Schedule A/B: 12  Brief Books, CDs, DVDs & Family description: Photos  Line from Schedule A/B: 14  Brief Checking Account, TCF Bank, 0.00 description:  Line from Schedule A/B: 17  Line from Schedule A/B: 17  Are you claiming a homestead exemption of more than \$155,675?  (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)  No.  Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?	- \$50.00
Brief Books, CDs, DVDs & Family Photos \$ 50 \$ 100% of fair market value, up to any applicable statutory limit \$ 735 ILCS 5/12-1001(a)-  Line from Schedule A/B: 14 \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to any applicable statutory limit \$ 100% of fair market value, up to	
description: Photos \$ 50	
Schedule A/B: 14	- \$0.00
Line from Schedule A/B: 17  Are you claiming a homestead exemption of more than \$155,675?  (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)  No.  Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?	- \$0.00
Are you claiming a homestead exemption of more than \$155,675?  (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)  No.  Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  No	
(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment .)  No.  Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  No	
(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment .)  No.  Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  No	
□ No	
□ No	
_	
Li Yes.	

Debtor 1	Doris	Ann	Cannon				
	First Name	Middle Name	Last Name				
Debtor 2				-			
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u>	District of <u>ILLINOIS</u>				
Casa Numba	-		(State)			Check if thi	s is an
(If known)	·		<del></del>			amended fi	
fficial E	orm 106D						3
iliciai F	<u>orm 106D</u>						
hedule	D: Credito	rs Who Have	Claims Secured by	Property			1
as complete	e and accurate as	possible. If two mari	ied people are filing together, bo	h are equally responsibl	e for supplying correct		
		eded, copy the Addit ne and case number	onal Page, fill it out, number the ( (if known).	entries, and attach it to the	nis form. On the top of a	ny	
		is secured by your p	,				
_			court with your other schedules.	You have nothing else to r	anort on this form		
	IECK IIIS DOX AIIU	Submit this form to the	court with your office scriedules. I		בטטונ טוו נוווס וטוווו.		
			•		•		
Yes. Fi	ill in all of the infor	mation below.	·		•		
			,				
	III in all of the infor		,			Column A	Column
Part 1:	List All Secured C	laims	n one secured claim, list the credit		Column A	Column A	Column
Part 1: List all se	List All Secured C	aims creditor has more that		or separately		Column A  Value of collateral that supports this	Column of Unsecur
List all se	cured claims. If a	creditor has more that	n one secured claim, list the credit	or separately s in Part 2.	Column A Amount of claim	Value of collateral	Unsecur
List all se for each of As much a	ecured claims. If a claim. If more than as possible, list the	creditor has more that	on one secured claim, list the creditor	or separately 's in Part 2. name.	Column A  Amount of claim  Do not deduct the	Value of collateral that supports this	Unsecur portion
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		Caso 16.2		1 Filed 07/20/16	Entered 07/20/16 10:34:59	Desc Main	
FIII	n this int	ormation to identify	your case:		9 of 67		
Deb	tor 1	Doris	Ann	Cannon			
		First Name	Middle Name	Last Name			
Deb	tor 2						
(Spou	se, if filing)	First Name	Middle Name	Last Name			
Unit	ed States I	Bankruptcy Court for the	: <u>NORTHERN</u> Di	strict of <u>ILLINOIS</u>			
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	e Number nown)					amended fili	
∩ffic	ial Fo	orm 106E/F					
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<u>iche</u>	dule	E/F: Creditor	<u>rs Who Have</u>	Unsecured Claims			12/15
ist the / <i>B: Pr</i> redito eeded	other pa operty (C rs with pa , copy th any additi	orty to any executory Official Form 106A/B artially secured clair	or contracts or unexp and on Schedule C ns that are listed in it out, number the e our name and case r	pired leases that could result in G: Executory Contracts and Une Schedule D: Creditors Who Have entries in the boxes on the left. A number (if known).	is and Part 2 for creditors with NONPRIORITY of a claim. Also list executory contracts on Scheeverpred Leases (Official Form 106G). Do not indiversely the Claims Secured by Property. If more space in Attach the Continuation Page to this page. On the	dule clude any is	
1. Do	-	litors have priority u	insecured claims ag	gainst you?			
	No. Go	to Part 2.					
Ш	Yes.						
ea no un:	ch claim l npriority a secured o	isted, identify what ty amounts. As much as claims, fill out the Cor	ppe of claim it is. If a possible, list the clantinuation Page of Pa	claim has both priority and nonpraims in alphabetical order accordi	secured claim, list the creditor separately for each iority amounts, list that claim here and show both ng to the creditor's name. If you have more than olds a particular claim, list the other creditors in Paucition booklet.)	n priority and two priority	
(, ,					Total claim	<u></u>	onpriority
	<b>—</b> .	ist All of Your NONPR	NOBITY Unconvend C	Naima		amount an	mount
Par	2:	ist All of Your NONPR	doki i i onsecurea c	iaims			
3. <b>Do</b>	any cred	litors have nonprior	ity unsecured claim	s against you?			
	No. You	u have nothing to rep	ort in this part. Subr	mit this form to the court with your	r other schedules.		
	•	• •		•	or who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list		
inc	luded in I	Part 1. If more than o	ne creditor holds a p	-	itors in Part 3.If you have more than three nonpri		
cla	ims fill ou	t the Continuation Pa	age of Part 2.			Tr	otal claim
4.1	Asset A	cceptance LLC		Last 4 digits of account number	8362		1,200.00
	Creditor's N			-			
	PO Box			When was the debt incurred?			
	Number	Street					
				As of the date you file, the claim	is: Check all that apply.		
	Brandon	F	L 33509-9063	Contingent			
	City		State Zip Code	Unliquidated Disputed			
, v	_	the debt? Check one.					
F	Debtor 1	•		T (NONDRIORITY	of alabase		
Ļ	Debtor 2	•		Type of NONPRIORITY unsecure  Student loans	eu Ciaiilli:		
F	=	and Debtor 2 only one of the debtors and a	another	Obligations arising out of a sepa	ration agreement or divorce		
	=	f this claim relates to		that you did not report as priority			
L	_	nity debt	•	Debts to pension or profit-sharing			
Is		subject to offest?					
<u> </u>	No			Other. Specify Debt Owed			
L	Yes						

Case 16-23238 Doc 1 Filed 07/20/16 Entered 07/20/16 10:34:59 Desc Main Page 20 of 67 Case Number (if known) Document Doris Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** AT&T \$ 1,200.00 Last 4 digits of account number Creditor's Name PO Box 6416 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Carol Stream 60197 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Utility Bills/Cellular Service Yes CBNA/Citi/Sears NULL \$ 912.00 Last 4 digits of account number 4.3 Creditor's Name 2013-2015 Po Box 6283 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls 57117 SD Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_ Credit Card or Credit Use Yes CBNA/Citi/Shop NBC **NULL** \$ 1,354.00 4.4 Last 4 digits of account number Creditor's Name 2014-2015 50 Northwest Point Road When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Elk Grove Village 60007 Unliquidated

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4.5	City of Chicago Bureau Parking	Last 4 digits of account number	\$ <u>200.00</u>
	Creditor's Name		
	PO Box 88292	When was the debt incurred?	
	Number Street		
		As of the date way file the plains in Charles II that and the	
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60680	Contingent	
		Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt		
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Debt Owed	
	Yes	All II I	. 0.00
4.6	Comenity Bank//Lane Bryant	Last 4 digits of account number NULL	\$ <u>0.00</u>
	Creditor's Name	1007 2000	
	Po Box 182789	When was the debt incurred? 1997-2008	
	Number Street		
		As of the date was file the plaint in Charle III that and	
		As of the date you file, the claim is: Check all that apply.	
	Columbus OH 43218	Contingent	
		Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	books to periodic or profit or laring plants, and other similar design	
	No	Cradit Card or Cradit Llag	
	$\blacksquare$	Other. Specify Credit Card or Credit Use	
-	Yes Comenity Bank//Lane Bryant	Last 4 digits of account number NULL	<b>\$</b> 1,647.00
4.7		Last 4 digits of account number NULL	φ <u>1,0+7.00</u>
	Creditor's Name	When was the debt incurred? 1997-2016	
	4590 E Broad St	When was the debt incurred? 1997-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus OH 43213		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Tune of NONDBIORITY uncestived eleims	
	=	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	<del></del>	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Onici. Opocity	

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4.8 Contenity	Ballk//New folk & Co	Last 4 digits of account number		\$ 0.00
Creditor's Nan	ne			
220 W Sch	nrock Rd	When was the debt incurred?	2014-2016	
Number	Street			
Number	Sueet			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
Westerville	OH 43081			
City	State Zip Code	Unliquidated		
	e debt? Check one.	Disputed		
_		_		
Debtor 1 o	·			
Debtor 2 o	nly	Type of NONPRIORITY unsecured cl	laim:	
Debtor 1 a	nd Debtor 2 only	Student loans		
At least on	e of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
		that you did not report as priority clai		
_	his claim relates to a			
communi	=	Debts to pension or profit-sharing pla	ans, and other similar debts	
_	subject to offest?			
No		Other. Specify Credit Card or C	Credit Use	
Yes				
4.9 Comenity	Bank//Roamans	Last 4 digits of account number	NULL	\$ <u>0.00</u>
Creditor's Nan	ne	_		
Po Box 18		When was the debt incurred?	2014-2016	
			<del></del>	
Number	Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
Columbus	OH 43218	= '		
City	State Zip Code	Unliquidated		
	e debt? Check one.	Disputed		
Debtor 1 o		_		
	·			
Debtor 2 o	nly	Type of NONPRIORITY unsecured cl	laim:	
Debtor 1 a	nd Debtor 2 only	Student loans		
At least on	e of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
		that you did not report as priority clai	-	
_	his claim relates to a			
communi	=	Debts to pension or profit-sharing pla	ans, and other similar debts	
	subject to offest?			
No		Other. Specify Credit Card or C	Credit Use	
Yes				
4.10 Comenity	Bank/Carsons	Last 4 digits of account number	NULL	<b>\$</b> 2,108.00
Creditor's Nan	ne			
	on Square PI	When was the debt incurred?	2013-2016	
Number	Street			
Number	Stieet			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
Columbus	OH 43219	Unliquidated		
City	State Zip Code			
	e debt? Check one.	Disputed		
Debtor 1 o	nlv			
Debtor 2 o		Type of NONPRIORITY unsecured of	laim.	
_ =		- i	iaiii.	
Debtor 1 a	nd Debtor 2 only	Student loans		
At least on	e of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
Check if t	his claim relates to a	that you did not report as priority clai	ims	
communi		Debts to pension or profit-sharing pla		
	subject to offest?	Books to periodor or profit-sharing pie	and and said difficility	
No No		- 0	Prodit Lloo	
_		Other. Specify Credit Card or C	Jeuit Use	
Yes				

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Case Number (if known) Document Doris Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Comenity Bank/Victoria Secret \$ 1,359.00 Last 4 digits of account number \_ Creditor's Name 2013-2016 Po Box 182789 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Columbus OH 43218 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Commonwealth Edison \$ 1,000.00 Last 4 digits of account number 4.12 Creditor's Name 2016 3 Lincoln Center 4th Floor When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60181 Oakbrook Terrace IL Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_Utility Bills/Cellular Service Yes Credit First N A **NULL** \$ 635.00 Last 4 digits of account number 4.13 Creditor's Name 2011-2016 6275 Eastland Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent

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Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_ Credit Card or Credit Use Yes Home Shopping Network \$ 2,000.00 4.16 Last 4 digits of account number Creditor's Name 1 HSN Drive When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Saint Petersburg 33729 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify <u>Credit Card or Credit Use</u>

Debtor 1	First Name Middle Name	e	Pacument Last Name	Entered 07/20/16 10:34:59 Page 25 of 67 Case Number (if known)	Desc Main	_
After lis	sting any entries on this page, number	them beginni	ng with 4.4, followed by 4.	5, and so forth.		Total Clair
4.17	Kohls/Capone  Creditor's Name N56 W 17000 Ridgewood Dr  Number Street	_	st 4 digits of account numbe	NULL		\$ <u>992.00</u>
\\	Menomonee Falls WI 5305 City State Zip Co Who owes the debt? Check one.  Debtor 1 only	_ _ _ 	of the date you file, the clair Contingent Unliquidated Disputed	<b>n is:</b> Check all that apply.		
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt sthe claim subject to offest?		pe of NONPRIORITY unsecu Student loans Obligations arising out of a sep that you did not report as priori Debts to pension or profit-shar	paration agreement or divorce		
	No Yes Lane Bryant/SOA			d or Credit Use		<b>\$</b> 0.00
4.18	Creditor's Name 450 Winks Ln Number Street		st 4 digits of account numbe	1997-2010		<b>\$</b> _0.00
			of the date you file, the claim	m is: Check all that apply.		

Contingent Bensalem PΑ 19020 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_Credit Card or Credit Use Yes Mab&T-Santander Consum NULL **\$** 621.00 Last 4 digits of account number 4.19 Creditor's Name 2015-2016 Po Box 961245 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Fort Worth TX 76161 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify \_\_\_\_ Credit Card or Credit Use No

Official Form 106E/F

Debtor 1	First Name	Case 16-23238  Ann  Middle Name		Document Last Name	Entered 07/20/16 10:34:59 Page 26 of 67 <sub>Case Number (if known)</sub>	Desc Main	_
		ntries on this page, number			5. and so forth.		Total Clair
4.20	Macys/dsr Creditor's Nan 9111 Duke	nb ne	_ La	st 4 digits of account numbe			\$ <u>994.00</u>
<u></u>	Mason City Vho owes th	OH 45040 State Zip Co te debt? Check one.		of the date you file, the clair Contingent Unliquidated Disputed	m is: Check all that apply.		
]	At least on Check if t communi	nd Debtor 2 only ne of the debtors and another this claim relates to a ty debt	ту [	pe of NONPRIORITY unsecu Student loans Obligations arising out of a sep that you did not report as priori Debts to pension or profit-shar	paration agreement or divorce		
	No Yes	subject to offest?		Other. Specify Credit Card	d or Credit Use		
4.21	Nordstrom Creditor's Nan Box 6564 Number		_	st 4 digits of account numbe	2016		\$ <u>900.00</u>
			_ As	of the date you file, the clair	m is: Check all that apply.		

Official Form 106E/F

Case 16-23238 Doc 1 Filed 07/20/16 Entered 07/20/16 10:34:59 Desc Main Page 27 of 67 Case Number (if known) Document Doris Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Peoples Gas Light Coke Co. \$ 1,000.00 Last 4 digits of account number \_ Creditor's Name 2016-2016 13355 Noel Rd Ste 2100 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Dallas TX 75240 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes \$ 4,000.00 Spiegel Last 4 digits of account number 4.24 Creditor's Name PO Box 9204 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Old Bethpage 11804 NY Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_ Credit Card or Credit Use Yes

Official Form 106E/F

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Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify \_\_\_Credit Card or Credit Use

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Schedule E/F: Creditors Who Have Unsecured Claims

City

No

Official Form 106E/F

Debtor 1 only Debtor 2 only

Who owes the debt? Check one.

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

State Zip Code

Disputed

Student loans

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4.29	Syncb/QVC	Last 4 digits of account number	NULL	<b>\$</b> 1,204.00					
	Creditor's Name		2042 2045						
	Po Box 965018	When was the debt incurred?	2013-2015						
	Number Street								
		As of the date you file, the claim is:	Check all that apply.						
	Orlando FL 32896	Contingent							
	City State Zip Code	Unliquidated							
<u> </u>	Vho owes the debt? Check one.	Disputed							
	Debtor 1 only								
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:						
ļļ	Debtor 1 and Debtor 2 only	Student loans							
!	At least one of the debtors and another	Obligations arising out of a separation	-						
[	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts							
1	s the claim subject to offest?								
	No	Other. Specify Credit Card or C	Credit Use						
	Yes								
4.30	Syncb/TJX COS	Last 4 digits of account number	<u>NULL</u>	\$ <u>0.00</u>					
	Creditor's Name	When was the debt incurred?	2013-2015						
	Po Box 965005  Number Street	when was the dept incurred?							
	Number Street								
		As of the date you file, the claim is: Check all that apply.							
	Orlando FL 32896	Contingent							
	City State Zip Code	Unliquidated							
\ \ \\	Vho owes the debt? Check one.	Disputed							
	Debtor 1 only								
ļ	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:						
	Debtor 1 and Debtor 2 only	Student loans							
	At least one of the debtors and another	Obligations arising out of a separation that you did not report as priority claim	-						
[	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts							
l I	s the claim subject to offest?	Debts to pension of pront-sharing pie	ans, and other similar debts						
	No	Other. Specify Credit Card or C	Credit Use						
	Yes	_							
4.31	Syncb/Walmart	Last 4 digits of account number	NULL	\$ <u>0.00</u>					
	Creditor's Name Po Box 965024	When was the debt incurred?	2013-2015						
	Number Street	mon was the asst mountain.							
	Training Colors	A cof the data way file the claim in	Obselve II Abed souls.						
		As of the date you file, the claim is:	Cneck all that apply.						
	Orlando FL 32896	Contingent Unliquidated							
١.	City State Zip Code	Disputed							
'	Vho owes the debt? Check one.	Disputed							
	Debtor 1 only	- (10117107171							
	Debtor 2 only	Type of NONPRIORITY unsecured of	раіт:						
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	Student loans  Obligations arising out of a separation	on agreement or divorce						
		that you did not report as priority clai							
1 1	Check if this claim relates to a community debt	Debts to pension or profit-sharing pla							
<u> </u>	s the claim subject to offest?								
	No	Other. Specify Credit Card or C	Credit Use						
	Yes	<u> </u>							

Debtor 1	1 Doris	Case 16-23238	Doc 1	Filed 07/20/16 Document	Entered 07/20/16 10:34 Page 30 of 67 Case Number (if known)	:59 Desc Main	_
	First Name	Middle Name		Last Name			
Par	t2≋ You	NONPRIORITY Unsecured Cla	ims - Continu	ation Page			
After li	sting any e	ntries on this page, number	them beginni	ng with 4.4, followed by 4.	5, and so forth.		Total Claim
4.00	Synchrony	BANK	1.0	at 4 digita of account number	9072		<b>\$</b> 1,632.00
4.32	Creditor's Nar		_ La	st 4 digits of account number			Ψ,σσ2.σσ
	120 Corpo	rate Blvd Ste 1	Wh	en was the debt incurred?	2015-2015		
	Number	Street					
			As	of the date you file, the clai	m is: Check all that apply.		
	Name all.	\/\ 00500		Contingent			
	Norfolk City	VA 23502 State Zip Co	_	Unliquidated			
V		e debt? Check one.		Disputed			
	Debtor 1 o	nly					
	Debtor 2 o	nly	Ту	pe of NONPRIORITY unsecu	red claim:		
_	Debtor 1 a	nd Debtor 2 only	ᆜ	Student loans			
Ĺ	At least on	e of the debtors and another	Ш	Obligations arising out of a sep			
L	_	his claim relates to a		that you did not report as prior			
ls	communi s the claim s	ty debt subject to offest?	Ц	Debts to pension or profit-snar	ing plans, and other similar debts		
	No	•	_	Other. Specify Unknown (	Credit Extension		
[	Yes						
4.33	Synchrony		_ La	st 4 digits of account number	er <u>8197</u>		<u>\$ 533.00</u>
	Creditor's Nar	ne nside Dr Ste 30	14/4	en was the debt incurred?	2015-2016		
	Number	Street	_ **'	ien was the debt incurred:	<del></del>		
	Number	Olicot		ef the data was file the sale.	and the Object of Mills of the I		
			_ AS	of the date you file, the clair	<b>m is:</b> Спеск ан that apply.		
	San Diego	CA 92108	, H	Contingent Unliquidated			
	City	State Zip Co	_ de 片	Disputed			
V		e debt? Check one.		Бюриюч			
Ī	Debtor 1 o	•	Tve	pe of NONPRIORITY unsecu	rad alaim.		
ř	=	nd Debtor 2 only	Γ	Student loans	reu ciaiiii.		
ř	=	e of the debtors and another	П	Obligations arising out of a sep	paration agreement or divorce		
ř	=	his claim relates to a	_	that you did not report as prior			
	communi			Debts to pension or profit-shar	ing plans, and other similar debts		
ls		ubject to offest?					
-	No			Other. Specify Unknown (	Credit Extension		
4 24	Yes Synchrony	/ Bank	l ac	st 4 digits of account number	r 1663		\$ 1,204.00
4.34	Creditor's Nar			st 4 digits of account number	·· <u> </u>		<del>*</del>
		rate Blvd Ste 1	Wh	en was the debt incurred?	2015-2015		
	Number	Street					
			_ As	of the date you file, the clai	m is: Check all that apply.		
	NI "			Contingent			
	Norfolk	VA 23502	-	Unliquidated			
v	City Vho owes th	State Zip Cor e debt? Check one.	de	Disputed			

Debtor 1 only
Debtor 2 only

Debtor 1 and Debtor 2 only

Is the claim subject to offest?

community debt

No

Yes

At least one of the debtors and another

Check if this claim relates to a

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify \_\_\_\_ Unknown Credit Extension

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Student loans

ebtor 1	Doris Ann	Document Page 31 of 67						
	First Name Middle Name							
Part	Your NONPRIORITY Unsecured Cla	aims - Continuation Page						
fter lis	ting any entries on this page, number	them beginning with 4.4, followed by 4.5, and so forth.	Total Claim					
4.35	Synchrony Bank	Last 4 digits of account number8533	\$ <u>1,487.00</u>					
	Creditor's Name 2365 Northside Dr Ste 30	When was the debt incurred? 2015-2015						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
	San Diego CA 92108	Contingent						
	City State Zip Co	Unliquidated						
	ho owes the debt? Check one.	Disputed						
	Debtor 1 only							
	Debtor 2 only	Type of NONPRIORITY unsecured claim:						
	Debtor 1 and Debtor 2 only	Student loans						
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
	Check if this claim relates to a	that you did not report as priority claims						
	community debt	Debts to pension or profit-sharing plans, and other similar debts	Debts to pension or profit-sharing plans, and other similar debts					
ls	the claim subject to offest?							
	No	Other. SpecifyUnknown Credit Extension						
	Yes							
4.36 .	TD BANK USA/Targetcred	Last 4 digits of account number NULL	<b>\$</b> _1,026.00					
	Creditor's Name	When was the debt incurred? 2013-2016						
	Po Box 673	When was the debt incurred?						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
		Contingent						
	Minneapolis MN 55440							
	City State Zip Cor ho owes the debt? Check one.							
•	Debtor 1 only							
	Debtor 2 only	Type of NONPRIORITY unsecured claim:						
=	<b></b>	Student loans						
=	Debtor 1 and Debtor 2 only	<b></b>						
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						

that you did not report as priority claims

Other. Specify Credit Card or Credit Use

Debts to pension or profit-sharing plans, and other similar debts

Check if this claim relates to a community debt
Is the claim subject to offest?

No

Doris Ann Debtor 1

Document Page 32 of 67 Case Number (if known)

example, if a collection agency is trying to 2, then list the collection agency here. Sir	o collect from you for a debt y nilarly, if you have more than	ou owe to someone else, list the origination one creditor for any of the debts that yo	al creditor in Parts 1 or ou listed in Parts 1 or 2, list the
Clerk, First Mun Div		On which entry in Part 1 or Part 2 I	list the original creditor?
Name 50 W Washington St Rm 1001		Line 1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL 60602	Last 4 digits of account number _	8362
City	State Zip Code		
Arnold Scott Harris PC		On which entry in Part 1 or Part 2 I	list the original creditor?
Name 111 W Jackson Blvd Ste 600		Line 5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL 60604	Last 4 digits of account number _	
City	State Zip Code		
Clerk, First Mun Div		On which entry in Part 1 or Part 2 I	list the original creditor?
Name 50 W. Washington St., Rm. 1001		Line 21 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL 60602	Last 4 digits of account number _	1874
City	State Zip Code		
Peoples Gas		On which entry in Part 1 or Part 2 I	list the original creditor?
Name 200 E. Randolph Dr.		Line 22 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL 60601	Last 4 digits of account number	9779
City	State Zip Code		
Clerk, First Mun Div		On which entry in Part 1 or Part 2 I	list the original creditor?
Name 50 W. Washington St., Rm. 1001		Line 28 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		. (* * * * * * * * * * * * * * * * * * *	Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL 60602	Last 4 digits of account number _	NULL
City	State Zip Code		
Portfolio Recovery Assoc LLC		On which entry in Part 1 or Part 2 I	list the original creditor?
Name 120 Corporate Blvd		Line <sup>28</sup> of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		1. (S.100.1 0.10).	Part 2: Creditors with Nonpriority Unsecured Claims
			. ,
Norfolk	VA 23502	Last 4 digits of account number _	NULL
	Use this page only if you have others to be example, if a collection agency is trying to 2, then list the collection agency here. Sir additional creditors here. If you do not have clerk, First Mun Div  Name 50 W. Washington St., Rm. 1001  Number Street  Chicago  City  Arnold Scott Harris PC  Name 111 W Jackson Blvd Ste 600  Number Street  Chicago  City  Clerk, First Mun Div  Name 50 W. Washington St., Rm. 1001  Number Street  Chicago  City  Clerk, First Mun Div  Name 50 W. Washington St., Rm. 1001  Number Street  Chicago  City  Peoples Gas  Name 200 E. Randolph Dr.  Number Street  Chicago  City  Clerk, First Mun Div  Name 50 W. Washington St., Rm. 1001  Number Street  Chicago  City  Clerk, First Mun Div  Name 50 W. Washington St., Rm. 1001  Number Street  Chicago  City  Colicago  City  Portfolio Recovery Assoc LLC  Name 120 Corporate Blvd  Number Street	example, if a collection agency is trying to collect from you for a debt y 2, then list the collection agency here. Similarly, if you have more than additional creditors here. If you do not have additional persons to be in collection. Similarly, if you have more than additional creditors here. If you do not have additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if you have more than additional persons to be in collection. Similarly, if	Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in example, if a collection agency here. Similarly, if you have more than one creditor for any of the dobts that you difference in the collection agency here. Similarly, if you have more than one creditor for any of the dobts that you difficient or agency here. Similarly, if you have more than one creditor for any of the dobts that you deficient agency here. Similarly, if you have more than one creditor for any of the dobts that you deficient agency here. Similarly, if you have more than one creditor for any of the dobts that you deficient agency here. Similarly, if you have more than one creditor for any of the dobts that you deficient agency here. Similarly, if you have more than one creditor for any of the dobts that you deficient agency here. Similarly, if you have more than one creditor for any of the dobts that you deficient agency is to some creditor for any of the dobts that you already list the origin. Similarly, if you have more than one creditor for any of the dobts that you already list the region of the dobts that you already list the region of the dobts that you already list the region of the dobts that you already list the region of the dobts that you deficient and not that additional part of the dobts that you deficient and not have additional part of the dobts that you deficient and not have additional part of the dobts that you already list of account number. In the part of (Check one):    Chicago

City

State Zip Code

Doc 1 Filed 07/20/16 Entered 07/20/16 10:34:59 Desc Main Case 16-23238 Page 33 of 67 Case Number (if known) **Document** Doris Ann Debtor 1 Last Name First Name Clerk, First Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Line 32 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number Chicago IL 60602 Last 4 digits of account number \_\_\_\_ 1663\_\_\_\_ City State Zip Code

Doc 1 Filed 07/20/16 Entered 07/20/16 10:34:59 Desc Main Case 16-23238

Doris Debtor 1

Ann

Document

Page 34 of 67 Case Number (if known)

35,525.00

35,525.00

Schedule E/F: Creditors Who Have Unsecured Claims

	nounts of certain types of unsecured claims. This information is ounts for each type of unsecured claim.	ioi statistical f	sporting purposes only	/. 20 U.S.C. §
			Total claim	
otal claims om Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
otal claims om Part 2	6f. Student loans	6f.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00

6i. Other. Add all other nonpriority unsecured claims.

Write that amount here.

6j. Total. Add lines 6f through 6i.

		Caso 16	: 22220 Doc 1 E	ilod 07/20/16	Entor	ed 07/20/16 1	L0:34:59	Desc Main	
Fil	ll in this in	formation to iden				5 of 67			
De	ebtor 1	Doris	Ann	Cannon	-				
De	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name	-				
Uı	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _						
	ase Number f known)			(State)				Check if this amended filing	
Off	icial F	orm 106G							
Sch	nedule	G: Execut	ory Contracts and	Unexpired Lea	ises				12/15
nforr	nation. If n	nore space is nee	possible. If two married people eded, copy the additional page,	fill it out, number the e	th are equal entries, and	ly responsible for sup attach it to this page.	oplying correct On the top of a	iny	
additi	ional page	s, write your nam	ne and case number (if known). contracts or unexpired leases?						
1. L	_	-	submit this form to the court with		ou have not	hing else to report on	this form		
[	_		mation below even if the contrac						
			or company with whom you ha						
	<b>xample, re</b> nexpired le		cell phone). See the instruction	is for this form in the inst	truction book	let for more examples	of executory co	ontracts and	
	Person or	company with wl	hom you have the contract or l	ease		State what the c	contract or lease	e is for	
2.1									
	Name				_				
	Number	Street			_				
	City		State Zip	Code	_				
2.2									
	Name				_				
	Number	Street			_				
	Number	oueer							
	City		State Zip	Code	_				
2.3					_				
	Name								
	Number	Street			_				
	City		State Zip	Code	_				
			·						
2.4					_				
	Name				_				
	Number	Street							
	City		State Zip	Code	_				
2.5									
	Name				_				
	Number	Street			_				
	Hambel	Jucci							

State Zip Code

City

Official Form 106G

Fill in this in	formation to ide	ntify your case:	
Debtor 1	Doris	Ann	Cannon
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number			
(If known)			

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

ally F	any Additional Pages, write your name and case number (if known). Answer every question.								
1. <b>I</b>	1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)								
1	No.								
[	Y	es							
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include								
	Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. Go to line 3.								
'	<ul> <li>✓ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?</li> <li>✓ No</li> </ul>								
	L	Yes. Inwhich community s	state or territory did you live?	Fill	in the name and current address of that person.				
		Name of your spouse, former spous	e or legal equivalent						
		Number Street							
2.	n Cal	City	State	Zip Code	spouse is filing with you. List the person				
			or only if that person is a guarantor or	-					
			Schedule E/F (Official Form 106E/F), or	Schedule G (Of	icial Form 106G). Use Schedule D,				
	Schedule E/F, or Schedule G to fill out Column 2.								
	Col	umn 1: Your codebtor			Column 2: The creditor to whom you owe the debt				
	1				Check all schedules that apply:				
3.1	_			<del></del>	Schedule D, line				
	Na	me			Schedule E/F, line				
	Nu	mber Street			Schedule G, line				
	Cit	у	State	Zip Code					
3.2					Schedule D, line				
	Na	me			Schedule E/F, line				
	Nu	mber Street			Schedule G, line				
	Cit	у	State	Zip Code					
3.3					Schedule D, line				
	Na:	me			Schedule E/F, line				
	Nu	mber Street			Schedule G, line				
	Cit	у	State	Zip Code					

Official Form 106H Record # 711719 Schedule H: Your Codebtors Page 1 of 1

Fill in this in	nformation to iden			01
	normation to luch	thy your case.		
Debtor 1	Doris	Ann	Cannon	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Pankruptov Court for	the: NORTHERN DISTRICT C	NE ILLINOIS	
Officed States	Bankruptcy Court for	ille. <u>Northern District C</u>	OF ILLINOIS	
	r		<u></u>	
(If known)				

### Official Form 106I

MM / DD / YYYY

#### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment						
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse		
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed  Not employed		
	Include part-time, seasonal, or self-employed work.	Occupation	Home Care Aid				
	Occupation may Include student or homemaker, if it applies.	Employers name	Community Care	Systems Inc.			
		Employers address	405 N. MacArthur Springfield, IL 627		,		
		How long employed there?	5 Years				
Pa	rt 2: Give Details About Monthl	y Income					
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.							
				For Debtor 1	For Debtor 2 or non-filing spouse		
2.	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.			\$2,142.40	\$0.00		
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00		
4.	Calculate gross income. Add line	e 2 + line 3.		\$2,142.40	\$0.00		

Official Form 106I Record # 711719 Schedule I: Your Income Page 1 of 2

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Debtor 1 Doris Ann Document Cannon
First Name Middle Name Last Name

Case Number (if known) \_\_\_\_

				For Debtor 1		Debtor 2 or filing spouse		
(	Сору	line 4 here	4.	\$2,142.40		\$0.00		
		payroll deductions:	_	0005.45				
		ax, Medicare, and Social Security deductions	5a. 	\$365.45		\$0.00		
		landatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
	5c. <b>V</b>	oluntary contributions for retirement plans	5c. —	\$0.00		\$0.00		
		Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00		
		nsurance	5e.	\$12.91		\$0.00		
		Omestic support obligations	5f. 	\$0.00		\$0.00		
	-	Inion dues	5g. —	\$70.70		\$0.00		
		Other deductions. Specify:	5h. —	\$14.84		\$0.00		
		<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$463.90		\$0.00		
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,678.50		\$0.00		
8. <b>Lis</b> t	t all o	other income regularly received:						
;	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
;	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
;	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive		, , , , , ,		,		
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
;	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
;	8e.	Social Security	8e.	\$0.00		\$0.00		
;	8f.	Other government assistance that you regularly receive	8f.	\$175.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g. 	\$0.00		\$0.00		
	8h.	Other monthly income. Specify: Part-time job,	8h. —	\$400.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$575.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,253.50 +		\$0.00	: Г	\$2,253.50
4	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	<del>+-,</del>		<b>V</b> 0.00		<del>+-,</del>
!	Incluother	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependent				11.	\$0.00
		the amount in the last column of line 10 to the amount in line 11. The res		•			$\sqsubset$	<b>** **</b>
		that amount on the Summary of Schedules and Statistical Summary of Ce		s and Related Data, if it	applies		12.	\$2,253.50
13. <b>I</b>	x 1	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	?					

Fill in this in	formation to identify your	case:				
Debtor 1	Doris First Name	Ann Middle Name	Cannon Last Name	Check if this is:	d filing	
Debtor 2				=	ŭ	-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income as o	of the following d	ate:
United States	Bankruptcy Court for the :	NORTHERN DISTRICT	OF ILLINOIS			
Case Number (If known)				MM / DD / Y	* * * *	
Official F	orm 106J				filing for Debtor	2 because Debtor 2 hold.
Schedul	e J: Your Exp	enses				12/14
more space is r				re equally responsible for supplyings, write your name and case num	=	
1. Is this a joi	nt case? So to line 2.					
	Does Debtor 2 live in a se	parate household?				
	No. Yes. Debtor 2 must fi		ule J.			
2. Do you h	nave dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
Do not lis Debtor 2	st Debtor 1 and		nt this information for ndent	Debtor 1 or Debtor 2  Daughter	<del>age</del>	with you?
Do not st	ate the dependents'			Dauginei		Yes
names.						X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
	expenses include s of people other than	X No				
	and your dependents?	Yes				
Part 2:	stimate Your Ongoing Mon	thly Expenses				
Estimate your	expenses as of your bank	ruptcy filing date u	nless you are using this form	as a supplement in a Chapter 13 c	case to report	
the applicable	date.			check the box at the top of the form	n and fill in	
	-	=	ance if you know the value r Income (Official Form 106l.)	)	Y	our expenses
4. The rent	al or home ownership exp	penses for your resi	dence. Include first mortgage	payments and		
	for the ground or lot.				4.	\$750.00
If not inc	cluded in line 4:					
4a. Re	al estate taxes				4a.	\$0.00
4b. Pro	operty, homeowner's, or re	nter's insurance			4b.	\$0.00
4c. Ho	me maintenance, repair, a	nd upkeep expenses			4c.	\$0.00
4d. Ho	meowner's association or o	condominium dues			4d.	\$0.00

Schedule J: Your Expenses

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Case Number (if known) \_\_

Debtor 1 Doris Ann Cannon

First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$115.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$160.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$300.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$90.00 9. Clothing, laundry, and dry cleaning 10. \$30.00 Personal care products and services 10. \$0.00 11. Medical and dental expenses 11. \$206.00 Transportation. Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$107.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 711719 Schedule J: Your Expenses Page 2 of 3

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Debtor	1 Doris	Ann	Cannon	Case Number (if known)		
	First Na	me Middle Name	Last Name			
21.	Other. S	pecify:		_	21.	\$0.00
22	Your mo	nthly expense: Add lines 4 through 21.			22.	\$1,758.00
	The resu	It is your monthly expenses.				_
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	ncome) from Schedule I.		23a.	\$2,253.50
	23b.	Copy your monthly expenses from line	22 above.		23b. <b>-</b>	\$1,758.00
	23c.	Subtract your monthly expenses from your	our monthly income.		23c.	\$495.50
		The result is your <i>monthly net income</i> .				
24.	Do you e	xpect an increase or decrease in your ex	openses within the year after you t	ile this form?		
	For exam	iple, do you expect to finish paying for you	r car loan within the year or do you	expect your		
	mortgage	e payment to increase or decrease becaus	e of a modification to the terms of y	our mortgage?		
	X No					
	Yes	Explain Here:				

 Official Form 106J
 Record # 711719
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to ide	ntify your case:	
Debtor 1	Doris	Ann	Cannon
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	Γ		_

#### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an at	torney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under a sealth of a size of dealers that he conserved the	
correct.	summary and schedules filed with this declaration and that they are true and
/s/ Doris Ann Cannon Signature of Debtor 1	Signature of Debtor 2
-	
Date 06/23/2016 MM / DD / YYYY	Date
	==

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#### Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	ber (if known). Answer every question.			
	Give Details About Your Marital Status and Where Yo	ou Lived Before		
01.	What is your current marital status?			
	Married			
	Not married			
	_			
02	During the last 3 years, have you lived anywhere other tha	ın where you live nov	1?	
	No.		the second	
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.	
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there		lived there
03	Within the last 8 years, did you ever live with a spouse or property states and territories include Arizona, California, and Wisconsin.)			
	No.			
	Yes. Make sure you fill out Schedule H: Your Codebtors	(Official Form 106H).		
	Explain the Sources of Your Income			

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For last calendar year: (January 1 to December 31, 2015)  For the calendar year before that: (January 1 to December 31, 2014)  Departing a business  Wages, commissions, bonuses, tips Operating a business  S13,463  Wages, commissions, bonuses, tips Operating a business  For the calendar year before that: (January 1 to December 31, 2014)  For the calendar year before that: (January 1 to December 31, 2014)  Wages, commissions, bonuses, tips Operating a business  For the calendar year before that: (January 1 to December 31, 2014)  Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.  List each source and the gross income from each source separately. Do not include income that you listed in line 4.  Poblor 1 Sources of income Gross income Gross income Gross income Gross income	or 1	Doris	Ann	Cannon	Case	e Number (if known)	
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1.  No.  Yes. Fill in the details    Debtor 1		First Name	Middle Name	Last Name			
Debtor 1 Sources of income Check all that apply (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:    Wages, commissions, bonuses, tips   Operating a business	Fill	in the total amount of	f income you received	from all jobs and all business	ses, including part-time activitie	es.	
Debtor 1   Sources of income   Check all that apply   (before deductions and exclusions)   Check all that apply   (before deductions and exclusions)   Check all that apply   (before deductions and exclusions)   (before deductions and exclusions)   Wages, commissions, bonuses, tips   Operating a business   Operating a			,				
Sources of income Check all that apply Check all th		res. I ili ili tile detalls	•	Debtor 1		Debtor 2	
the date you filed for bankruptcy:    Operating a business   Operating a business				Sources of income	(before deductions and	Sources of income	(before deductions and
For last calendar year: (January 1 to December 31, 2015)    Wages, commissions, bonuses, tips   Operating a business		From January 1 of o	current year until	Wages, commissions,	\$2,542 per month	Wages, commissions,	
Cyanuary 1 to December 31, 2015)   Doperating a business   Doperating a busi		the date you filed fo	or bankruptcy:	_		_	
Operating a business		For last calendar ye	ear:	Wages, commissions,	\$13,463	Wages, commissions,	
Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.  List each source and the gross income from each source separately. Do not include income that you listed in line 4.  No.    No.   Debtor 1   Sources of income Describe below.   Gross income (before deductions and   Describe below   Gross income (before deductions and   Describe below   Gross income (before deductions and   Gross income (before deductions and   Gros		(January 1 to Decen	mber 31, 2015)	_		_	
Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filling a joint case and you have income that you received together, list it only once under Debtor 1.  List each source and the gross income from each source separately. Do not include income that you listed in line 4.  No.    No.   Test Fill in the details   Debtor 1		For the calendar year	ar before that:		\$15,772		
Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.  List each source and the gross income from each source separately. Do not include income that you listed in line 4.  No.  Yes. Fill in the details  Debtor 1  Sources of income Describe below.  Gross income (before deductions and before continuous continu		(January 1 to Decen	mber 31, 2014)				
Debtor 1  Sources of income Describe below.  Debtor 2  Sources of income Describe below.  Debtor 2  Sources of income Describe below.  Describe below.  Debtor 2  Concept of income Describe below.  Describe below.  Describe below.  Describe below.	_						
Sources of income Describe below.  Gross income (before deductions and bescribe below.  Gross income Describe below.  Gross income (before deductions)	Ц	res. Fill III the details	5	Debtor 1		Debtor 2	
				Sources of income	(before deductions and	Sources of income	(before deductions and
Part 3: List Certain Payments You Made Before You Filed for Bankruptcy	Part :	List Certain Pay	ments You Made Befor	e You Filed for Bankruptcy			

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)ebto	r 1 Doris	Ann	Cannon		Case Number (if known)								
	First Name	Middle Name	Last Name										
06	Are either Debtor 1's o	r Debtor 2's debts primarily co	nsumer debts?										
	_	r 1 nor Debtor 2 has primarily of			ned in 11 U.S.C. § 101(8) a	as							
	·	n individual primarily for a persor	-	• •									
	During the 90 o	days before you filed for bankru	otcy, did you pay ar	ny creditor a total of \$6,2	225* or more?								
	☐ No. Go to	line 7.											
	□ Ves Listh	pelow each creditor to whom you	unaid a total of \$6.3	225* or more in one or m	nore navments and the								
	Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as												
		child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.											
	• •	* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.											
	Yes. Debtor 1 or I	Debtor 2 or both have primarily	consumer debts.										
	During the 90	days before you filed for bankr	uptcy, did you pay a	any creditor a total of \$6	00 or more?								
	☐ No. Go to	line 7.											
	Yes. List b	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that											
	creditor. D	creditor. Do not include payments for domestic support obligations, such as child support and											
	alimony. A	alimony. Also, do not include payments to an attorney for this bankruptcy case.											
			Dates of	Total amount paid	Amount you still	owe Was this payment for							
			payments										
	Chrysl	er Capital Po Box 961275	Monthly	\$ 957	\$ 10,047	Mortgage							
	Fort W	/orth TX 76161				Car							
						Credit card							
						Loan repayment							
						Suppliers or vendors							
						Other							
07		u filed for bankruptcy, did you m latives; any general partners; re				ral partner:							
	•	ou are an officer, director, perso	, ,		, ,	•							
		a business you operate as a so	le proprietor. 11 U.	S.C. § 101. Include payı	ments for domestic suppor	t obligations,							
	such as child support a	nd alimony.											
	No.												
	Yes. List all paymer	nts to an insider.											
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment							
			payment	paid	OWE								
80	Within 1 year before yo	u filed for bankruptcy, did you m	ake any payments	or transfer any property	on account of a debt that	benefited							
	an insider?	ebts guaranteed or cosigned by	an incider										
	_	edis guaranteed of cosigned by	an msider.										
	No.	ata ta ana tanatalan											
	Yes. List all paymer	its to an insider.	Dates of	Total amount	Amount vou otill	December this newment							
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name							
}	art 4: Identify Legal a	actions, Repossessions, and Fore	eciosures										

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Debto	r 1	Doris	Ann	Cannon	Case Number (if known)			
		First Name	Middle Name	Last Name				
	List		ersonal injury cases,		action, or administrative proceeding? s, collection suits, paternity actions, support or custody			
	1	No.						
	<b>\</b>	Yes. Fill in the details.						
				Nature of the case	Court or agency	Status of the case		
		Portfolio Recovery VS Dori	s Cannon	Collection	First Municipal District, Cook County	Pending		
		CASE #16 M1 111352				On appeal		
						Concluded		
		Palisades V Doris Cannon	Case no#	Collections	First Municipal District, Cook County	Pending		
		06M1161874				On appeal		
						Concluded		
	Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.							
	1	No. Go to line 11						
		Yes. Fill in the information be	elow.					
	Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?							
	1	No. Go to line 11						
		Yes. Fill in the information be	elow.					
		in 1 year before you filed fo t-appointed receiver, a cus			ossession of an assignee for the benefit of creditors	, а		
	N		todian, or another of	niciai :				
	□ Y							
	irt 5:							
13	With	in 2 years before you filed	for bankruptcy, did	you give any gifts with a tota	al value of more than \$600 per person?			
	1							
	Yes. Fill in the details for each gift.							
14	Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?							
	1	No.						
		Yes. Fill in the details for each	ch gift.					
		_						
Pa	ırt 6:	List Certain Losses						
		nin 1 year before you filed fo	or bankruptcy or sin	ce you filed for bankruptcy,	did you lose anything because of theft, fire, other di	saster, or		
	1	No.						
	$\Box$	Yes. Fill in the details for each	ch gift.					
			-					
Pa	art 7:	List Certain Payments o	r Transfers					
	aboı	ut seeking bankruptcy or p	reparing a bankrupto	cy petition?	your behalf pay or transfer any property to anyone y	you consulted		
	_		Pourion biebale	e, or oroun counselling ager				
	<b>■</b> ′							
	<b>—</b> `	Yes. Fill in the details						

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Page 47 of 67 Document Cannon Doris Ann Case Number (if known) Debtor 1 First Name Middle Name Last Name Amount of payment **Party Contact Info** Description and value of any property transferred Date payment or transfer Payment/Value: Geraci Law L.L.C. \$4,000.00: \$0.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2016 \$25.00 Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  $\prod$  Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No

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Debtor 1	Doris	Ann	Cannon	Case Number (if known)			
	First Name	Middle Name	Last Name				
22 <b>H</b> a	ave you stored prop	perty in a storage unit o	place other than your home within	1 year before you filed for bankruptcy?			
	No.						
F	Yes. Fill in the deta	ails.					
_			Who else has or had access to it?	Describe the contents	Do you still have it?		
Part	9: Identity Prope	erty You Hold or Control fo	or someone Eise				
	o you hold or contro r someone.	ol any property that som	eone else owns? Include any prope	rty you borrowed from, are storing for, or l	nold in trust		
	No.						
7	Yes. Fill in the deta	ails.					
_			Where is the property?	Describe the property	Value		
Part	10: Give Details A	About Environmental Info	mation				
For the	e purpose of Part 10	0, the following definitio	ns apply:				
■ En	vironmental law me	ane any fodoral etato (	or local statute or regulation concern	ing pollution, contamination, releases of			
haz	zardous or toxic su	bstances, wastes, or ma	<del>-</del>	water, groundwater, or other medium,			
	-	on, facility, or property a rate, or utilize it, includi		law, whether you now own, operate, or util	ize		
			onmental law defines as a hazardous taminant, or similar term.	waste, hazardous substance, toxic			
Report	t all notices, release	es, and proceedings tha	t you know about, regardless of whe	n they occurred.			
24 <b>Ha</b>	as any governmenta	al unit notified you that	you may be liable or potentially liable	e under or in violation of an environmental	law?		
	No.						
	Yes. Fill in the deta	ails.					
			Governmental unit	Environmental law, if you know it	Date of notice		
25 <b>H</b> a	ave you notified any	governmental unit of a	ny release of hazardous material?				
	No.						
7	Yes. Fill in the deta	ails.					
_	_		Governmental unit	Environmental law, if you know it	Date of notice		
26 <b>H</b> a	ave you been a part	y in any judicial or admi	nistrative proceeding under any env	rironmental law? Include settlements and o	orders.		
	No.						
	Yes. Fill in the deta	ails.					
			Court or agency	Nature of the case	Status of the case		
Part '	11 Give Details A	About Your Business or Co	onnections to Any Business				
27 <b>W</b>	ithin 4 years before	you filed for bankruptc	y, did you own a business or have a	ny of the following connections to any bus	iness?		
	A sole proprie	tor or self-employed in	a trade, profession, or other activity,	either full-time or part-time			
	A member of a	limited liability compar	ny (LLC) or limited liability partnersh	ip (LLP)			
	— ☐ A partner in a	partnership					
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation						
_	_						
	No. None of the above applies. Go to Part 12.						
	Yes. Check all tha	t apply above and fill in the	ne details below for each business.				

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Debtor 1	Doris	Ann	Cannon	Case Number (if known)	
	First Name	Middle Name	Last Name	· /	
	hin 2 years before yo titutions, creditors, o	• • •	you give a financial statemen	nt to anyone about your business? Include all financial	
	No.				
	Yes. Fill in the details	S.			
		Date is:	sued		
Part 12	Sign Below				
18 U	S.C. §§ 152, 1341, 15		*		
•	Signature of Debtor			of Debtor 2	
	Date 06/23/2016		Date		
	MM / DD / Y	YYY	MM	I / DD / YYYY	
_	No	pages to Your Statement of	of Financial Affairs for Indivic	luals Filing for Bankruptcy (Official Form 107)?	
Did y	ou pay or agree to p	ay someone who is not an	attorney to help you fill out b	ankruptcy forms?	
<b>.</b>	No				
	es. Name of person	l		Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).	

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re				
Doris Ann C	annon / Debtor		Case No:	
			Chapter:	Chapter 13
	DISCLOSURE OF CO	OMPENSATION OF ATT	ORNEY FOR DEI	BTOR
compensation	at to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(an paid to me within one year before the filing of o be rendered on behalf of the debtor(s) in conte	the petition in bankruptcy,	or agreed to be paid	d to me, for services
For leg	al services, I have agreed to accept	\$4,000.00		
Prior to	the filing of this statement I have received	\$0.00		
Balance	e Due	\$4,000.00		
2. The sou	arce of the compensation paid to me was:			
D	Debtor(s) Other: (specify			
3. The sou	arce of compensation to be paid to me is:			
I	Debtor(s) Other: (specify			
4. I h	ave not agreed to share the above-disclosed com	pensation with any other p	erson unless they ar	re members and associates
I h	ave agreed to share the above-disclosed compen	sation with a other person	or persons who are	not members or associates
5. In return case, inc	n for the above-disclosed fee, I have agreed to recluding:	ender legal service for all as	spects of the bankru	ptcy
a. An bankruptcy;	alysis of the debtor's financial situation, and ren	ndering advice to the debto	r in determining wh	ether to file a petition in
b. Pre	eparation and filing of any petition, schedules, sta	atements of affairs and pla	n which may be req	uired;
c. Re	presentation of the debtor at the meeting of cred	itors and confirmation hear	ring, and any adjour	ned hearings thereof;
<b>6.</b> By agree	ement with the debtor(s), the above-disclosed fe	e does not include the follo	owing service:	
	I certify that the foregoing is a complete payment to	CERTIFICATION e statement of any agreeme	ent or arrangement f	or
	me for representation of the debtor(s) in this	s bankruptcy proceedings.		
	Date: 07/18/2016	/s/ Andrew B. Nelson		
	Date	Signature of Attorney		
		Geraci Law L.L.C.		

711719 Page 1 of 1 Record #

Name of law firm

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

## A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

## THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

## B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

## THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

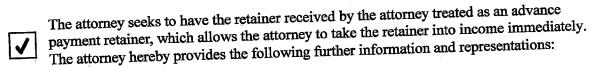


# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

## D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

## E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

## F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney has received ,\$	<del></del>
toward the flat fee, leaving a balance due of \$ 4,000; and \$_	310 for expenses
leaving a balance due for the filing fee of \$	



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terney for the Debtor(s)

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 0409, 16

Signed:

Debtor(s)

Co-Debtor(s)

Do not sign this agreement if the amounts are blank.

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National Headquarters: 55 E. Monroe Real #34600 Chicago, algree 537 Of 867925-1313 help@geracilaw.com



Date: 6/9/2016

Consultation Attorney: FCH

Record #: 711-719

**Attorney - Client Agreement** 

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. (60)

per month for <page-header> months. The payment and length of the plan are based PLAN: The plan payment is estimated to be \$\_49\\_ on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed other secured debts including furniture, electronics, etc.; all other unsecured debts; other:	
My plan payment does NOT include include future mortgage, rent, condo lees and support paymente, similar paymente, simil	
filed, including any association fees as long as the property is in my name; other	so e
Debts not discharged if they not paid in full: student loans; educational debts, unfiled of late flow day debts, unfiled of la	
Representation limited to Bankruptcy Court We do not represent you in state court, or in total the court with the court of the Chapter 13 Trustee unless I am If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance process workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay som all of the funds into my Chapter 13 plan.	eds,
I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that case may be closed without a discharge, and I will be required to pay a fee to have it reopened.	a i my
× Tou Campy X	
Deric Connon (Dobtor) (Joint Debitor)	

✓Doris Cannon (Debtor) Dated: Representing Geraci Law L.L.C. Attorney for the Debtor(s)

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Doris Ann Cannon / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/23/2016 /s/ Doris Ann Cannon

**Doris Ann Cannon** 

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

#### UNITED STATES BANKRUPTCY COURT

#### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 711719 B 201A (Form 201A) (11/11) Page 1 of 2 Form B 201A, Notice to Consumer Debtor(s)

In re Doris Ann Cannon / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 06/23/2016	/s/ Doris Ann Cannon		
	Doris Ann Cannon	_	
Dated: 07/18/2016	/s/ Andrew B. Nelson		
	Attorney: Andrew B. Nelson	_	

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Debto	or 1 Doris	Ann Cannor	Case Number (i	f known)			
	First Name	Middle Name Last Name					
Pa	Answer These Question	s for Reporting Purposes					
16.	What kind of debts do you have?	as "incurred by an individual	consumer debts? Consumer debts are de primarily for a personal, family, or household				
		No. Go to line 16b. Yes. Go to line 17.					
			<b>business debts?</b> Business debts are debt estment or through the operation of the business	•			
		No. Go to line 16c. Yes. Go to line 17.					
	·	16c. State the type of debts you o	we that are not consumer debts or business	debts.			
17.	Are you filing under	No. I am not filing under Ch	nanter 7 Go to line 18	NOTE AND THE CHARLES AND THE C			
	Chapter 7?	Yes. I am filing under Chapt	er 7. Do you estimate that after any exempt p				
	Do you estimate that after any exempt property is	_	administrative expenses are paid that funds will be available to distribute to unsecured creditors?				
	excluded and	∐No.					
	administrative expenses are paid that funds will be	Yes.	Yes.				
	available for distribution						
	to unsecured creditors?						
18.	How many creditors do	<b>1-4</b> 9	<b>1</b> ,000-5,000	<b>2</b> 5,001-50,000			
	you estimate that you	<b>50-99</b>	<b>5</b> ,001-10,000	<b>5</b> 0,001-100,000			
	owe?	<b>1</b> 00-199	<b>1</b> 0,001-25,000	☐ More than 100,000			
		☐ 200-999 ·					
19.	How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	estimate your assets to	\$50,001-\$100,000	⁴ ☐ \$10,000,001-\$50 million	☐\$1,000,000,001-\$10 billion			
	be worth?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
		☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐More than \$50 billion			
20.	How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	☐\$500,000,001-\$1 billion			
	estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
	to be?	<b>1</b> \$100,001-\$500,000	■ \$50,000,001-\$100 million	☐ \$10,000,000,001-\$50 billion			
		☐ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion			
Pa	1277 Sign Below			÷			
			- Annual Control of the Control of t				
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	ormation provided is true and			
			oter 7, I am aware that I may proceed, if eligib nderstand the relief available under each cha				
			did not pay or agree to pay someone who is d read the notice required by 11 U.S.C. § 342				
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.			
		•	ment, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.				
		* Dais	CMMM *				
		Signature of Debtor 1		ature of Debtor 2			
		. (2	3/2016				
		Executed on : \(\sum_{\text{MM}} / \text{DD}\)	<del></del>	uted on			

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Fill in this in	Fill in this information to identify your case:						
Debtor 1	Doris Ann		Cannon				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)				
Case Number							
(н кломп)							

#### Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	• • • • • • • • • • • • • • • • • • •
Linder penalty of periury, I declare that I have read the summary	and schedules filed with this declaration and that they are true and
correct.	•
9 00 1 1 - 1	
Signature of Debtor 1	Signature of Debtor 2
(_ 72	
Date : 2 / 2016 MM / DD / YYYY	Date
	·

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Debtor 1	Doris	Ann	Cannon	Case Number (if known)	
	First Name	. Middle Name	Last Name		
	thin 2 years before y titutions, creditors,		you give a financial statement t	o anyone about your business? Include all financial	200000000000000000000000000000000000000
	No.				
	Yes. Fill in the deta				
		Date Is:	ued		
Part 1	2: Sign Below				
ans\ in co	vers are true and co	orrect. I understand that mak inkruptcy case can result in f 1519, and 3571. Or 1	ing a false statement, concealir ines up to \$250,000, or imprisor  Signature of	and I declare under penalty of perjury that the g property, or obtaining money or property by fraud ment for up to 20 years, or both.  Debtor 2	
Did	you attach addition	nal pages to Your Statement	of Financial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?	
	No				
	Yes				
Did	you pay or agree to	o pay someone who is not an	attorney to help you fill out ba	skruptcy forms?	
	No				
	Yes. Name of pers	son		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form	າ 119).

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## DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE/SURE OUR PETITION IS ACCURATE!!!!

MI

Dated:

X Date & Sign

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In ra

Doris Ann Cannon / Debtor

Bankruptcy Docket #:

Judge:

## VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: <u>😕 /</u>2016

**Doris Ann Cannon** 

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**Doris Ann Cannon** 

Date: 6 /23 /2016

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Doris Ann Cannon / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 6/23/2016

**Doris Ann Cannon** 

X Date & Sign

Dated: 7 / 8 /2016

Attorney: Andrew B. Nelson

Form B 201A, Notice to Consumer Debtor(s)

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